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APPLICATION FOR LETTERS PATENT
OF THE UNITED STATES OF AMERICA

For:

CLEAR TEXT TRANSMISSION SECURITY METHOD

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CLEAR TEXT TRANSMISSION SECURITY METHOD

FIELD OF THE INVENTION

5 [0001] The present invention relates to transmission of clear-text data, and more particularly, to the transmission of clear text data by customer useable transaction terminals.

BACKGROUND OF THE INVENTION

10 [0002] Transaction terminals are utilized in a variety of environments, such as retail establishments, automatic teller machines, gas pump payment terminals, and the like. These transaction terminals often have personal identification number (PIN) entry devices. These PIN entry devices typically include a keypad for entering data into the PIN entry device and a display for displaying messages to the customer, including prompting for the entry of data. The PIN entry device is often interfaced to a credit card reader to permit credit card numbers to be input into the PIN entry device by "swiping" them through the reader. Many of the messages displayed on the display are sent to the PIN entry device by the remote controller. The PIN entry device is typically linked to a remote device, such as a remote controller, such as via a network.

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20 [0003] A concern with PIN entry devices that are linked to remote controllers via a network is that a hacker could hack into the network and monitor data that is being sent from the PIN entry device to the remote controller. To avoid the hacker obtaining sensitive data, such as credit card

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5 numbers and personal identification numbers, PIN entry devices have utilized
security schemes to protect the data being sent to remote controllers, such as
DES encryption. (Other types of encryption could also be used, such as
double and triple DES, AES, RSA and PKI.) In this regard, in July, 1997, the
Associations of Visa and MasterCard published a document entitled "Joint
10 Point-Of-Sale PIN-Entry-Device Security Requirements," commonly referred
to as the PED Spec., in which they outlined what they considered to be
"minimum acceptable security standards" in PIN entry devices.

15 [0004] In some transaction terminals, however, it is desirable
that the PIN entry device be able to transmit clear text data to the remote
controller. In the context of this application, the term "clear text data" or
transmission of data in "clear text form" means data that is transmitted in a
standard format, such as ASCII, without securing it using techniques such as
encryption. For example, in some applications of PIN entry devices used on
gas pumps, non-sensitive data, such as odometer readings and license
20 numbers, is entered by the user via the PIN entry device and sent to the
remote terminal as clear text data. An example of such an application would
be a fueling station for a commonly owned fleet of vehicles where the fleet
owner collects data, such as odometer readings of the vehicles, each time the
vehicles are fueled in order to better manage the fleet of vehicles. This type
25 of data is typically transmitted as clear text data to avoid the overhead
involved in encrypting it.

26 [0005] A problem presented by the transmission of clear text
data from the PIN entry device to the remote controller is that if a hacker is

5 able to hack into the network connecting the PIN entry device to the remote controller, the hacker could emulate the remote controller sending a data entry prompt to the PIN entry device so that the PIN entry device displays the hacker's prompt. The hacker's prompt could be a prompt for the entry of sensitive information, such as credit card numbers or PINs. If a user then
10 keys this information into the PIN entry device and it is transmitted in clear text form, the hacker would then be able to obtain the sensitive information with the possibility that this sensitive information would then be used for improper purposes, such as fraudulent ATM withdrawals.

15 [0006] To avoid sensitive information being transmitted in clear text form, the PED Spec. requires that data that is entered into the PIN entry device can be transmitted to the remote controller as "clear text" data only if it was input in response to a data entry prompt that is a "secure prompt." In this regard, a "secure prompt" as that term is used herein means a prompt that prompts for the entry of non-sensitive data, such as odometer readings.

20 [0007] In order to comply with the PED Spec. requirements governing the transmission of clear text data, manufacturers of PIN entry devices have included a table of secure prompts in the memory of the PIN entry devices. The PIN entry device then transmits in clear text form data that is entered into it only if the data entry prompt received from the remote controller matches one of the secure prompts in the table.

25 [0008] A problem presented by the above described technique of matching the data entry prompt with the prompts in the secure prompt table is that remote controllers made by different manufacturers often use

5 somewhat different prompts to prompt for the entry of the same information. For example, prompts for the entry of the user's zip code might take the form of "ENTER ZIP" or "ENTER ZIPCODE." To accommodate the variations in these prompts, manufacturers of PIN entry devices have heretofore included each secure prompt variation in the secure prompt table. This, however, 10 increases the size of the secure prompt table with a consequent increase in the amount of memory used to store it.

[0009] It is an objective of this invention to allow for variations in secure prompts without storing each variation in the secure prompt table.

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SUMMARY OF THE INVENTION

[0010] A clear text security method in accordance with this invention has a table of secure prompts stored in memory of a transaction terminal, such as memory of a PIN entry device, that is connected to a remote device. Upon receipt of a display command having a data entry prompt followed by 20 the receipt of a command for entry of data into the transaction terminal to be transmitted back to the remote device as clear text data, the data entry prompt is compared to prompts stored in a table of secured prompts. Data entered into the transaction terminal is transmitted in clear text form only if the data entry prompt matches any prompt in the secure prompt table, matches only a portion of any prompt in the secure prompt table, or any prompt in the 25 secure prompt table matches only a portion of the data entry prompt.

[0011] Further areas of applicability of the present invention will become apparent from the detailed description provided hereinafter. It should

5 be understood that the detailed description and specific examples, while indicating the preferred embodiment of the invention, are intended for purposes of illustration only and are not intended to limit the scope of the invention.

10 BRIEF DESCRIPTION OF THE DRAWINGS

[0012] The present invention will become more fully understood from the detailed description and the accompanying drawings, wherein:

[0013] Fig. 1 is a block diagram of a prior art personal identification number entry device; and

[0014] Fig. 2 is a flow chart of the method of the invention.

15 DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

[0015] The following description of the preferred embodiment(s) is merely exemplary in nature and is in no way intended to limit the invention, its 20 application, or uses.

[0016] Referring to Fig. 1, a simplified block diagram of a prior art PIN entry device 10 is shown. PIN entry device 10 has a keyboard/display 12 which has a display 14, such as a 2 x 16 dot matrix vacuum fluorescent display, a plurality of screen addressable keys 16, a plurality of soft function keys 18, alpha/numeric keys 20, Clear No key 22 and Enter/Yes key 24. PIN entry device 10 further includes a computing device 26, such as a microprocessor coupled to keyboard/display 12 and to memory 28. PIN entry device 10 is coupled to a remote controller 30, such as by network 32. A

5 table of secured prompts, comparable to those shown in Table 1 below is stored in memory 28 of PIN entry device 10.

10 [0017] In operation, PIN entry device 10 and remote controller 30 exchange data messages over network 32. Among them are messages sent by remote controller 30 to PIN entry device 10 that include prompts to be displayed on display 14 of PIN entry device 10 that prompt the user of PIN entry device 10 to enter information, such as with alpha/numeric keys 20.

15 [0018] One type of prompt sent by remote controller 30 to PIN entry device 10 is to prompt for input of non-sensitive information that is then transmitted to remote controller 30 by PIN entry device 10. Once the information is entered and the user presses Enter/Yes key 24, the information that the user entered is transmitted by PIN entry device 10 to remote controller 30. If the prompt requested the user to enter sensitive information, such as a credit card number or a PIN number, the information is secured, such as by encryption, before it is transmitted to remote controller 10. On the 20 other hand, if the prompt requests input of non-sensitive information, the information is transmitted to remote controller 30 in clear text form.

25 [0019] As discussed above, to protect against sensitive information being input in response to a "bogus" prompt resulting in it being transmitted to remote controller 30 in clear text form, PIN entry device 10 transmits data input in response to a prompt as clear text data only when the data entry prompt for the data that is input matches a prompt in the secured prompt table. Heretofore, however, that data entry prompt has had to match exactly a prompt in the secured prompt table. In this regard, the display command sent

5 to PIN entry device 10 by remote controller 32 can include a number for the data entry prompt instead of the data entry prompt. The PIN entry device 10 then displays the prompt corresponding to the data entry prompt number and the determination of whether the data entry prompt is a secure prompt can be made based on whether the prompt number for the data entry prompt is in the
10 table of secured prompts.

[0020] Fig. 2 is a flow chart of the method of the present invention that can advantageously be implemented in a PIN entry device, such as prior art PIN entry device 10. The inventive method will be described in the context of implementation in prior art PIN entry device 10. However, describing the
15 inventive method in the context of implementation in prior art PIN entry device 10 is not to be construed as indicating in any way that the inventive method is in the prior art.

[0021] At block 102, PIN entry device 10 receives a display command from remote controller 30 that includes a prompt (or prompt number of the prompt) to be displayed on keyboard/display 12 of PIN entry device 10. At block 104, PIN entry device 10 then displays the prompt on keyboard/display 12. The display command is followed by a key string input command received at block 106 by PIN entry device 10 from remote controller 30 that directs PIN entry device 10 to wait for a string of key inputs from
25 keypad/display 12 and upon their input, to transmit them as clear text data to remote controller 30. Before accepting the key string input command, PIN entry device 10, at block 108, compares the data entry prompt received in the

5 display command with the prompts in the table of secured prompts. Table 1 is an illustrative table of secure prompts.

TABLE 1

Message Number	Line 1	Line 2
Message 1	ENTER VEHICLE	
Message 2	ENTER ODOMETER	
Message 3	ENTER DRIVER	
Message 4	ENTER LIC	
Message 5	ENTER JOB	
Message 6	ENTER CODE	
Message 7	ENTER DATA	
Message 8	ENTER USER DATA	
Message 9	ENTER DEPT	
Message 10	ENTER ZIPCODE	
Message 11	PLEASE ENTER 5	DIGIT ZIP
Message 12	ENTER USER ID	
Message 13	ENTER CUSTOMER	
Message 14	ENTER EXPIRATION	
Message 15	ENTER AUTH	
Message 16	ENTER ACCOUNT	
Message 17	ENTER AMOUNT	
Message 18	ENTER VALUE	
Message 19	ENTER CARD	
Message 20	ENTER TAG	
Message 21	ENTER KEYFOB	
Message 22	ENTER PRODUCT	
Message 23	ENTER POINTS	
Message 24	ENTER FREQUENT	
Message 25	ENTER CLUB	
Message 26	ENTER CAR WASH	
Message 27	ENTER FOOD	
Message 28	ENTER SERVICE	
Message 29	ENTER MENU	
Message 30	ENTER STORE	
Message 31	ENTER MESSAGE	
Message 32	ENTER LOCATION	
Message 33	ENTER EMPLOYEE	
Message 34	ENTER REF	

[0022] If the data entry prompt matches any prompt in the table of
10 secure prompts (or the prompt number for the prompt is in the table of secure

5 prompts), or if the data entry prompt matches only a portion of any prompt in the table of secure prompts, or if any prompt in the table of secured prompts matches only a portion the data entry prompt, PIN entry device 10 determines that the data entry prompt was a secure prompt and waits on a string of key inputs from keyboard/display 12 at block 110. For example, if the data entry 10 prompt was "ENTER ZIP," since this matches the first part of the "ENTER ZIPCODE" prompt in the secure prompt table, PIN entry device 10 would determine that the "ENTER ZIP" data entry prompt was a secure prompt. Similarly, if the data entry prompt was "ENTER DRIVE #" or "ENTER DRIVE 15 ID," PIN entry device 10 would determine that this data entry prompt was also a secure prompt in that the "ENTER DRIVER" prompt in the secure prompt table matches the first part of these data entry prompts. In making the comparison, spaces and alphabetic cases are preferably ignored.

20 [0023] If PIN entry device 10 determines that the data entry prompt is a secure prompt, then, upon entry of the string of key inputs, PIN entry device 10 transmits them as clear text data to remote controller 30 at block 112. If, at block 108, PIN entry device 10 determines that the data entry prompt is not a secure prompt, it then rejects at block 114 the key string input command by sending an end-of-transmission (EOT) message to remote controller 30 and displaying on keypad/display 12 an error message, such as 25 "DATA ENCRYPTION ERROR."

26 [0024] By accommodating variations in secure prompts for the entry of the same information into PIN entry device 10, the inventive method reduces the number of entries required in the secure prompt table stored in

5 memory 28, thus reducing the amount of memory required to store the secure prompt table.

[0025] The description of the invention is merely exemplary in nature and, thus, variations that do not depart from the gist of the invention are intended to be within the scope of the invention. Such variations are not to be regarded as a departure from the spirit and scope of the invention.

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Application Patent